

In re:
Edward R. Siegler
Theresa Siegler
Debtors

Case No. 16-17035-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 19, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	Edward R. Siegler, Theresa Siegler, 1569 W. County Line Road, Hatboro, Pa 19040-1009
13804056	Benchmark, PO Box 2387, West Chester, PA 19380-0114
13846640	+ Benchmark Federal Credit Union, c/o Prince Altee Thomas, Fox Rothschild LLP, 2000 Market Street, Twentieth Floor, Philadelphia, PA 19103-3294
13846270	+ Benchmark Federal Credit Union, c/o Prince Altee Thomas, Esquire, Fox Rothschild LLP, 2000 Market Street, 20th Floor, Philadelphia, PA 19103-3222
13871080	+ Eaglewood SPV I, LP, Upstart Loan Operations, 2 Circle Star Way, San Carlos, CA 94070-6200
13892110	+ Horsham Water & Sewer Authority, 617 Horsham Road, Horsham, PA 19044-1207
14570733	Law Offices of Patenaude & Felix, 445 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363
14570734	# Legacy Adventures Inc., 25010 Oakhurst Dr Ste 100, Spring, TX 77386-1965
13898192	+ MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
13804067	Mariner Finance, 69 E Germantown Pike, Norristown, PA 19401-1558
13852235	+ McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229
14570732	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
13804070	PNC Bank, PO Box 8807, Dayton, OH 45401-8807
13841263	PNC Bank, NA, c/o David Neenen, Esq., Udren Law Offices P.C., Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620
14570609	+ Ponderosa Campground, 18 W Beaver Dam Road, #E3, Cape May Court House, NJ 08210-1413
13807324	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14570731	Warminster Municioak Authority, PO Box 2279, Warminster, PA 18974-0147
13822951	+ Warminster Twp. Municipal Auth., 415 Gibson Ave., PO Box 2279, Warminster, PA 18974-0147
13804077	Wells Fargo card services, PO Box 5412, Carol Stream, IL 60197-5412

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 20 2021 03:58:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 20 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2021 03:58:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13804057	EDI: CITICORP.COM	Mar 20 2021 03:33:00	Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
13804058	EDI: CAPITALONE.COM	Mar 20 2021 03:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 19, 2021

Form ID: 318

Total Noticed: 53

13835724	EDI: BL-BECKET.COM	Mar 20 2021 03:33:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13883222	+ Email/Text: bankruptcy@capvs.com	Mar 20 2021 03:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13804060	EDI: CITICORP.COM	Mar 20 2021 03:33:00	Citi Bank / The Home Depot, PO Box 790040, Saint Louis, MO 63179-0040
13804062	Email/PDF: creditonebknofications@resurgent.com	Mar 20 2021 04:15:18	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14570736	EDI: JPMORGANCHASE	Mar 20 2021 03:33:00	Chase, PO Box 15123, Wilm., DE 19850-5123
13804059	EDI: JPMORGANCHASE	Mar 20 2021 03:33:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
14570735	EDI: JPMORGANCHASE	Mar 20 2021 03:33:00	Amazon, PO Box 15298, Wilm., DE 19850-5298
13804055	EDI: JPMORGANCHASE	Mar 20 2021 03:33:00	Amazon, PO Box 15298, Wilmington, DE 19850-5298
13804063	EDI: WFNNB.COM	Mar 20 2021 03:33:00	Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
13804064	Email/Text: PBNCNotifications@peritussservices.com	Mar 20 2021 03:57:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
13899102	Email/PDF: resurgentbknofications@resurgent.com	Mar 20 2021 04:15:28	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14036160	Email/PDF: resurgentbknofications@resurgent.com	Mar 20 2021 04:15:26	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
13804066	EDI: RMSC.COM	Mar 20 2021 03:33:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
13855266	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2021 04:21:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13881391	+ EDI: MID8.COM	Mar 20 2021 03:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13804068	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2021 04:15:16	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
13898365	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2021 03:57:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
13900990	EDI: PRA.COM	Mar 20 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13804069	EDI: RMSC.COM	Mar 20 2021 03:33:00	Paypal Credit Svcs, PO Box 960080, Orlando, FL 32896-0080
13803574	EDI: RECOVERYCORP.COM	Mar 20 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13804072	EDI: RMSC.COM	Mar 20 2021 03:33:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
13804071	EDI: RMSC.COM	Mar 20 2021 03:33:00	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
13804073	EDI: WTRRN BANK.COM	Mar 20 2021 03:33:00	Target, PO Box 673, Minneapolis, MN 55440-0673
13804074	EDI: WTRRN BANK.COM	Mar 20 2021 03:33:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
13804075	EDI: CITICORP.COM	Mar 20 2021 03:33:00	The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 19, 2021

Form ID: 318

Total Noticed: 53

13804076	EDI: RMSC.COM	Mar 20 2021 03:33:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
13832931	EDI: WFFC.COM	Mar 20 2021 03:33:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13804061	EDI: CITICORP.COM	Mar 20 2021 03:33:00	citi card, PO Box 6403, Sioux Falls, SD 57117-6403
13804065	Email/Text: PBNCNotifications@peritussservices.com	Mar 20 2021 03:57:00	kohl's payment center, PO Box 2983, Milwaukee, WI 53201-2983

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13804054		16-17035
14570737	*	Citi Card, PO Box 6403, Sioux Falls, SD 57117-6403

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Theresa Siegler mccullougheisenberg@gmail.com cbmccullough64@gmail.com
CAROL B. MCCULLOUGH	on behalf of Debtor Edward R. Siegler mccullougheisenberg@gmail.com cbmccullough64@gmail.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
DAVID NEEREN	on behalf of Creditor PNC Bank National Association dneeren@udren.com, vbarber@udren.com
ELIZABETH L. WASSALL	on behalf of Creditor PNC Bank National Association ewassall@udren.com, bankruptcy@udren.com
KEVIN G. MCDONALD	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
MORRIS ANTHONY SCOTT	on behalf of Creditor PNC Bank National Association pabk@logs.com
NICOLE B. LABLETTA	on behalf of Creditor PNC Bank National Association nlabletta@pincuslaw.com, brausch@pincuslaw.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 19, 2021

Form ID: 318

Total Noticed: 53

POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

PRINCE ALTEE THOMAS

on behalf of Creditor Benchmark Federal Credit Union pthomas@foxrothschild.com brian-oneill-fox-5537@ecf.pacerpro.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Edward R. Siegler	Social Security number or ITIN	xxx-xx-9253
	First Name Middle Name Last Name	EIN	--
Debtor 2	Theresa Siegler	Social Security number or ITIN	xxx-xx-4385
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17035-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward R. Siegler

Theresa Siegler

3/19/21

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.